



Order Filed on February 27, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Law Offices of Lee M. Perlman**  
1926 Greentree Road  
Cherry Hill, NJ 08003  
(t) 856-751-4224  
(f) 888-635-5933  
ecf@newjerseybankruptcy.com  
Counsel for the Debtor

In re:

Jennifer Rathgeb

Debtor(s)

Case No: 21-15897

Chapter: 13

Hearing Date: February 14, 2023

Honorable Jerrold N. Poslusny Jr.

**ORDER RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

The relief set forth on the following page(s), numbered two (2) through three (3), is hereby

**ORDERED.**

**DATED: February 27, 2023**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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In re: Jennifer Rathgeb

Case No.: 21-15897

Caption of Order: Resolving motion for relief from the automatic stay

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This matter having come before the court upon the motion of Citigroup Mortgage Loan Trust 2021-RP6 (“creditor”), by and through counsel, and upon the objection of Jennifer Rathgeb (“debtor”), by and through counsel, and for good cause shown; it is hereby **ORDERED**:

1. The debtor’s post-petition mortgage account is due for November 1, 2022, to February 1, 2023.
  - a. The debtor is overdue for 4 payments at \$ 1020.15, less a suspense balance of \$ 279.85.
  - b. The debtor’s post-petition mortgage account is currently due for \$ 3700.75.
2. The debtor shall cure all post-petition arrears as follows:
  - a. Immediate payment of the sum of \$ 3700.75 to the creditor not later than February 28, 2023.
3. Beginning on March 1, 2023, the debtor shall resume payments of \$ 1020.15, or in such other amount as may be required by a timely notice of post-petition mortgage payment change.
4. In the Event of Default:
  - a. If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor’s failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor’s attorney.

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In re: Jennifer Rathgeb

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5. Award of Attorney Fees:

- a. Creditor is hereby awarded costs and fees of \$ 538.00, such costs and fees shall be payable through the debtor's Chapter 13 bankruptcy plan as an administrative expense.

In re:  
Jennifer M. Rathgeb  
Debtor

Case No. 21-15897-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 27, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2023:

Recip ID	Recipient Name and Address
db	+ Jennifer M. Rathgeb, 306 Anna Avenue, Maple Shade, NJ 08052-3203

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor FirstKey Master Funding 2021-A Collateral Trust nj-ecfmail@mwclaw.com alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Emmanuel J. Argenti	on behalf of Creditor Citigroup Mortgage Loan Trust 2021-RP6 bk@rgalegal.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Jennifer M. Rathgeb ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

District/off: 0312-1

User: admin

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Date Rcvd: Feb 27, 2023

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6